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TESTIMONY to the Committee on Insurance and Real Estate

February 26, 2013

**Re: SB-957, An Act Establishing a Health Insurance Advisory Council**

Sarah Rosenblum

Intern, CT Health Policy Project

Thank you for the opportunity to comment on and support SB-957. I would like to thank the committee for raising this important bill.

As an undergraduate student aspiring to work in the field of healthcare policy, I spend a great deal of time studying America's fragmented and often opaque healthcare system. While the passage of the Affordable Care Act (ACA) was a step in the right direction for healthcare reform, Connecticut now needs to ensure that the subsequent changes to the state's healthcare system are implemented with the primary goal of improving healthcare delivery for its residents. I urge the committee to pass this piece of legislation because the proposed advisory council will have the ability to provide greater insight into Connecticut's ACA implementation as well as advocate for Connecticut residents in their struggle to receive affordable, high-quality healthcare.

The proposed advisory council will allow increased collaboration between the state, insurance companies, providers, and, most importantly, consumers all of which should share the goal of improving Connecticut's health. In a fragmented system where each stakeholder has his own resources and interests, it is not often that these players are given a chance to sit at the same table and offer combined recommendations for the delivery of health insurance in Connecticut. The proposed members of the council will also represent the specific interests of individuals (i.e., the uninsured, Medicaid recipients, small employers and self-employed individuals) who normally have little influence over the administration of health insurance.

A Health Insurance Advisory Council will also provide the public a platform for greater transparency regarding the ACA reforms and how they are implemented in Connecticut. The Council will ensure that health insurance companies are abiding by federal guidelines within the ACA. It is my hope that the Council will be able to provide insight for Connecticut families as to how insurance premiums are set and promote affordability.

The health insurance reforms included in the Affordable Care Act will only be as effective as their implementation allows. I urge the committee to pass this bill in order to guarantee that the forthcoming changes in health insurance policies result in Connecticut residents receiving the highest quality care possible at an affordable price.